



TOKIO MARINE
INSURANCE GROUP

A wide-angle photograph of a modern city skyline, likely Singapore, featuring numerous tall, glass-clad skyscrapers. In the foreground, a wooden pier with a metal railing extends into the water. The sky is filled with soft, white and grey clouds, suggesting a late afternoon or early morning setting.

CARE & HEALTH

International Healthcare Solution

GROUPS

CARE & HEALTH, YOUR MAIN ADVANTAGES

▶ TOP-OF-THE-RANGE COVERAGE AVAILABLE TO EVERYONE

Are you looking for an international healthcare coverage for your employees? **Care & Health** gives them the best by offering a comprehensive healthcare coverage when they need it most. We cover them in their usual country of residence and when they want to be treated abroad.

▶ PEACE OF MIND FOR EMPLOYEES

By offering a comprehensive healthcare coverage, keep your employees motivated and promote loyalty. Get the best to help them perform with complete peace of mind.

▶ DESIGN THEIR PLAN

Meet the wishes and needs of your employees by defining:

- Core plan
- Maximum annual limit
- Options: Maternity, Dental, Vision
- Level of reimbursement (80 %, 90 % or 100 %)
- Area of coverage



▶ OUR INTERNATIONAL MEDICAL NETWORK

Direct billing agreements and tariff arrangements for both in and outpatient treatments within our medical provider network in 166 countries around the world.

▶ WHENEVER, WHEREVER THEY ARE

Care & Health will always cover your employees, even if they move to another continent, get married, or wish to add a dependant.

GOOD TO KNOW

Your employee can switch from a group to an individual policy and benefit from continuity of coverage without further underwriting after two years of coverage.

▶ LOCAL SERVICES

Located across 5 continents, Henner multilingual customer service teams (37 languages spoken) are available 24/7 and reply to emails within 2 business days.

Claims are processed within 3 business days and paid in the currency of your choice (choose from 147 currencies), upon receipt of proper documentation and itemized invoices.

HEALTHCARE COVERAGE

▶ A CUSTOM-MADE SOLUTION

Select coverage from any of the 4 progressive and adjustable plans available to suit your employees' needs:



GOOD TO KNOW

On any plan:

- **Hospitalisation benefits are covered at 100 %**
- **Cancer treatment is covered**
- **Pre-existing and Chronic Conditions are covered⁽²⁾**

(1) Consult your table of benefits for details about options available per plan

(2) Following acceptance of the medical condition by the Insurer for groups up to 5 employees

▶ FROM ESSENTIAL TO OPTIMUM

Four plans with progressive coverage and optional add-ons, from the essential to the optimum:

Primary

Primary plan is well-suited for basic hospitalization coverage with full refund on private and semi private room.

Vitality

Vitality plan is ideal for covering all daily needs (doctor, pharmacy, radiology, etc.).

Serenity

Serenity plan provides a comprehensive coverage for inpatient and outpatient including health checkups, complementary medicines, and physiotherapy.

Prestige

Get the best with Prestige. The most comprehensive plan with optimum coverage and the highest benefit limits.



OPTIONAL COVERAGE

▶ ASSISTANCE

Whatever your circumstances...

- Emergency medical evacuation and repatriation
- Family member's visit in the event of being hospitalized
- Compassionate visit in the event of death of a direct family member
- Second medical opinion
- Dispatch of medication

... **Care & Health** supports your employees when they need it most.

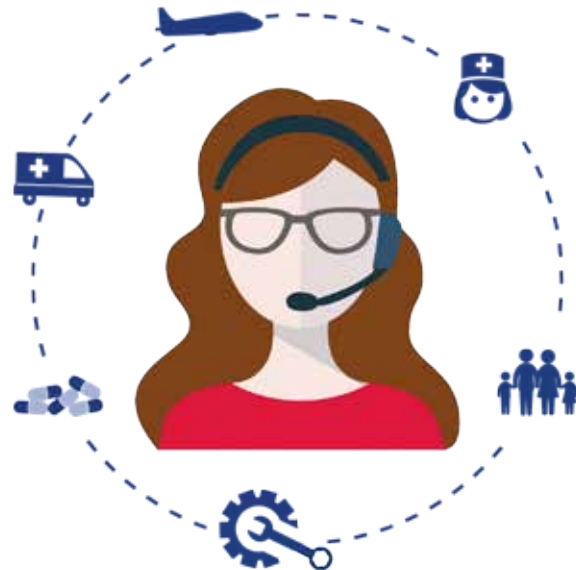
EXAMPLE

Your employee is living abroad and like to go hiking to discover the beauty of his country of residence.

During one of his treks, he trips over a stone.

The diagnosis is clear: he suffers from a shinbone fracture and will be hospitalized for a month.

As your employee should not be alone during this difficult period, we will cover the cost of his next of kin's round-trip airfare as well as accommodation up to US\$ 120 per day for 10 days.



CARE & HEALTH SUITS

YOUR EMPLOYEES' NEEDS

▶ CHOOSE THE MAXIMUM ANNUAL REIMBURSEMENT LIMIT

You can choose a maximum annual limit up to US\$ 4,500,000 / person / year.

▶ CHOOSE THE LEVEL OF COVERAGE

With **Care & Health**, you can adjust your premium by opting for a 100 %, 90 %, or 80 % coverage.

GOOD TO KNOW

- **90 % coverage lowers premiums and leads to a 10 % co-payment**
- **80 % coverage lowers premiums even more and leads to a 20 % co-payment**

▶ CHOOSE THE GEOGRAPHICAL AREA OF COVER

Care & Health travels with your employees. Rather than assume they will only be covered in their Country of Residence, we allow them to receive elective treatment in all the countries that belong to the Area of Cover selected.

USA elective treatment coverage is an option that can be purchased when you select Area of Cover 1.

Of course, they will be covered worldwide in case of unforeseeable illness or accident.

▶ SPECIAL DISCOUNTS AND UNDERWRITING RULES

For groups with more than 5 employees, we offer attractive discounts, we waive the usual waiting periods and have simplified underwriting requirements.

▶ TAILOR YOUR EMPLOYEES' BENEFITS

Enjoy the possibility to define different benefits for each of your categories of staff.



INTERNATIONAL COVERAGE

Choose for each employee the area of cover where they want to receive their elective treatment:



GOOD TO KNOW

Your employees are free to choose the hospital or the medical practitioner they want in the Area of Cover selected.

Elective treatment in the USA? Choose Area 1 + option USA for Worldwide coverage.

EXAMPLE

For example, if your employee works in Singapore (Area 2) but travels regularly to Hong Kong and China (Area 1) select the Area of Cover 1 to ensure elective treatment coverage in countries from Areas 1 to 5 (Worldwide excluding USA).

Area 1: Brazil, Hong Kong, Macau, Mainland China, Switzerland + countries in areas 2, 3, 4, and 5.

Area 2: Argentina, Australia, Belarus, Bosnia, Canada, Colombia, Ireland, Israel, Italy, Japan, Mexico, Monaco, Russia, Singapore, South Korea, Spain, United Kingdom, Venezuela + countries in areas 3, 4, and 5.

Area 3: Belgium, Chile, Denmark, Finland, France, Germany, Greece, Hungary, Iceland, New Caledonia, New Zealand, Portugal, South Africa, Sweden, Rest of Latin America, Rest of Europe + countries in areas 4, and 5.

Area 4: Bahrain, Egypt, Iran, Iraq, Jordan, Kuwait, Lebanon, Oman, Qatar, Saudi Arabia, Syria, Turkey, United Arab Emirates, Yemen, Rest of Middle East + countries in area 5.

Area 5: Rest of Africa, Rest of Asia (Bangladesh, Cambodia, India, Indonesia, Laos, Malaysia, Mongolia, Myanmar, North Korea, Philippines, Sri Lanka, Thailand, Vietnam, etc.).

HENNER

COMMITMENT TO SERVICE

▶ HENNER SERVICES ANYWHERE IN THE WORLD



- Telephone calls answered within 3 rings
- Emails responded within 2 business days
- Regular quality surveys show 95 % of our clients are satisfied or very satisfied
- Over 50 % of our members have been with us for more than 10 years
- Enjoy Direct Settlement arrangements within our network of medical providers in 166 countries.



**Over 30 years of international experience with
1.5 million people covered around the world.**

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- Access the Henner medical network
- Lodge claims online
- Update personal details: post and bank account details, password, etc.
- Keep track of reimbursements statements and status
- Access and download documents: claim forms, prior agreement requests, membership guides, explanations of benefits



YOUR CONTACT



Care & Health is designed by



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Care & Health is administered by



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Care & Health is insured by



TOKIO MARINE Life Insurance Singapore Ltd. (Company Reg No. 194800055D) 20 McCallum Street #07-01 Tokio Marine Centre, Singapore 069046

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